

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Cynthia Morgan

Debtor(s)

Case No. 17-45982-TJT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tammy L. Terry, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2017.
- 2) The plan was confirmed on 08/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/07/2018.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,144.84.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$8,989.36
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,989.36**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,835.59
Court Costs	\$0.00
Trustee Expenses & Compensation	\$719.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,554.87**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AUTO OWNERS INSURANCE COMPA	Unsecured	NA	0.00	296.24	0.00	0.00
Beaumont	Unsecured	452.00	NA	NA	0.00	0.00
Capital One Auto	Unsecured	19,004.00	NA	NA	0.00	0.00
Capital One Auto	Unsecured	1,300.00	NA	NA	0.00	0.00
Capital One Auto Finance, AIS PORTFOI	Secured	NA	19,446.40	19,446.40	3,548.90	885.59
Citizens Bank	Unsecured	480.00	NA	NA	0.00	0.00
CONSUMERS ENERGY COMPANY	Unsecured	NA	0.00	222.81	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	10,753.32	10,732.29	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	10,850.22	10,850.22	0.00	0.00
JD RECEIVABLES LLC	Unsecured	NA	0.00	134.32	0.00	0.00
MICHIGAN DEPARTMENT OF TREAS	Priority	NA	5,953.08	1,551.08	0.00	0.00
MICHIGAN DEPARTMENT OF TREAS	Unsecured	NA	161.72	161.72	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	NA	0.00	428.85	0.00	0.00
NCB MANAGEMENT SERVICES INC	Unsecured	NA	0.00	221.77	0.00	0.00
Russell Collection	Unsecured	NA	0.00	107.69	0.00	0.00
Village Square Apartments	Secured	NA	NA	NA	0.00	0.00
Wakefield & Assoc.	Unsecured	291.00	NA	NA	0.00	0.00
Why Not Lease It LLC	Unsecured	1,300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,446.40	\$3,548.90	\$885.59
TOTAL SECURED:	\$19,446.40	\$3,548.90	\$885.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,283.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$12,283.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,423.62	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$4,554.87</u>		
Disbursements to Creditors	<u>\$4,434.49</u>		
TOTAL DISBURSEMENTS :			<u>\$8,989.36</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/16/2018

By: /s/ Tammy L. Terry

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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